

**Fig. 1** 

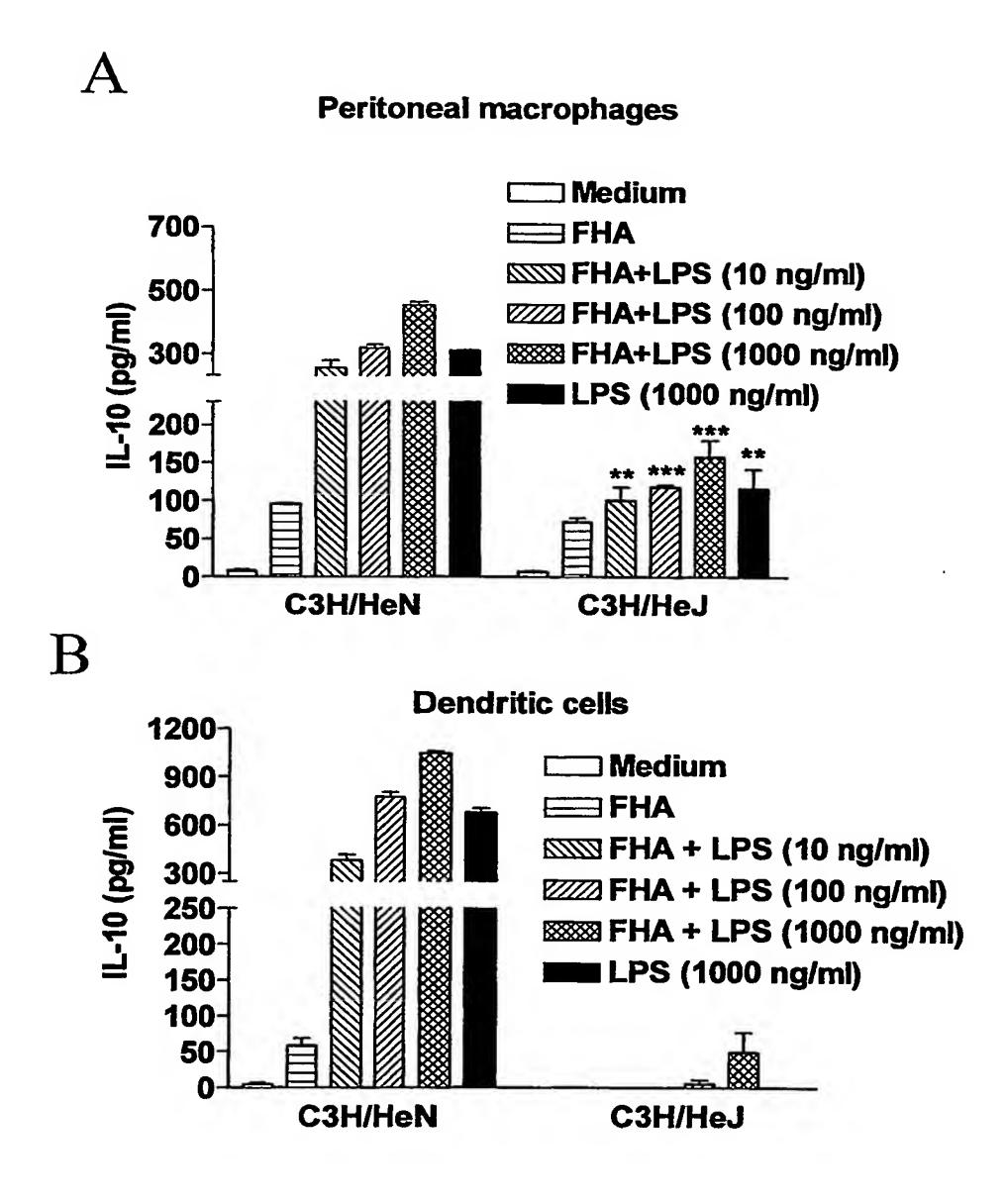


Fig. 2

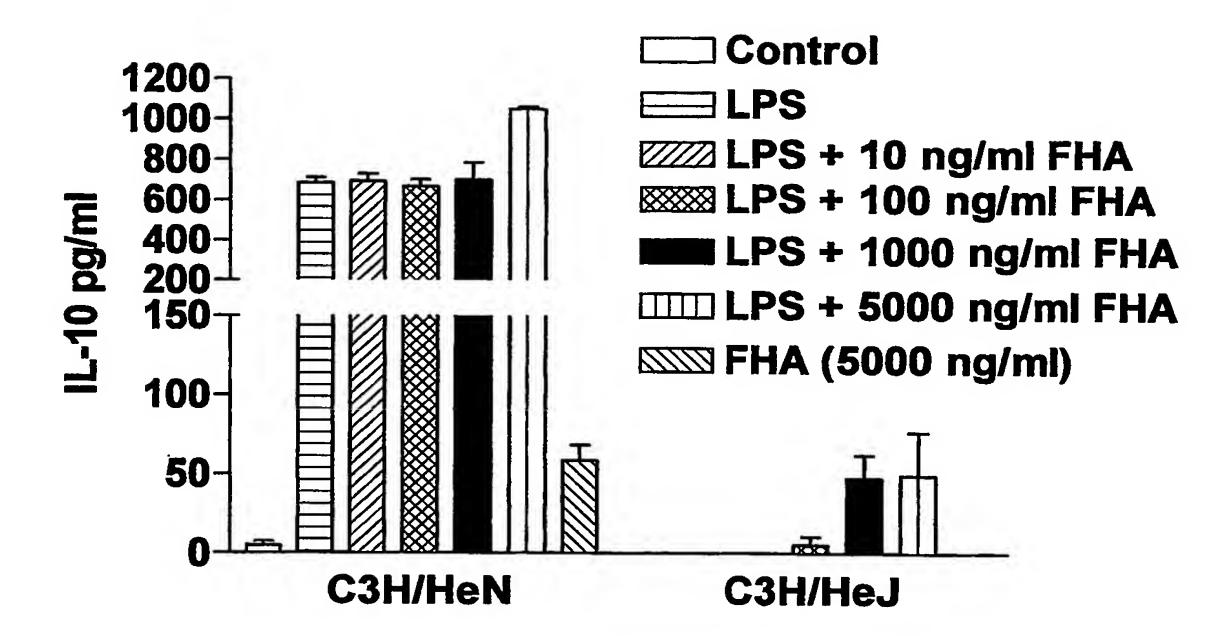


Fig. 3

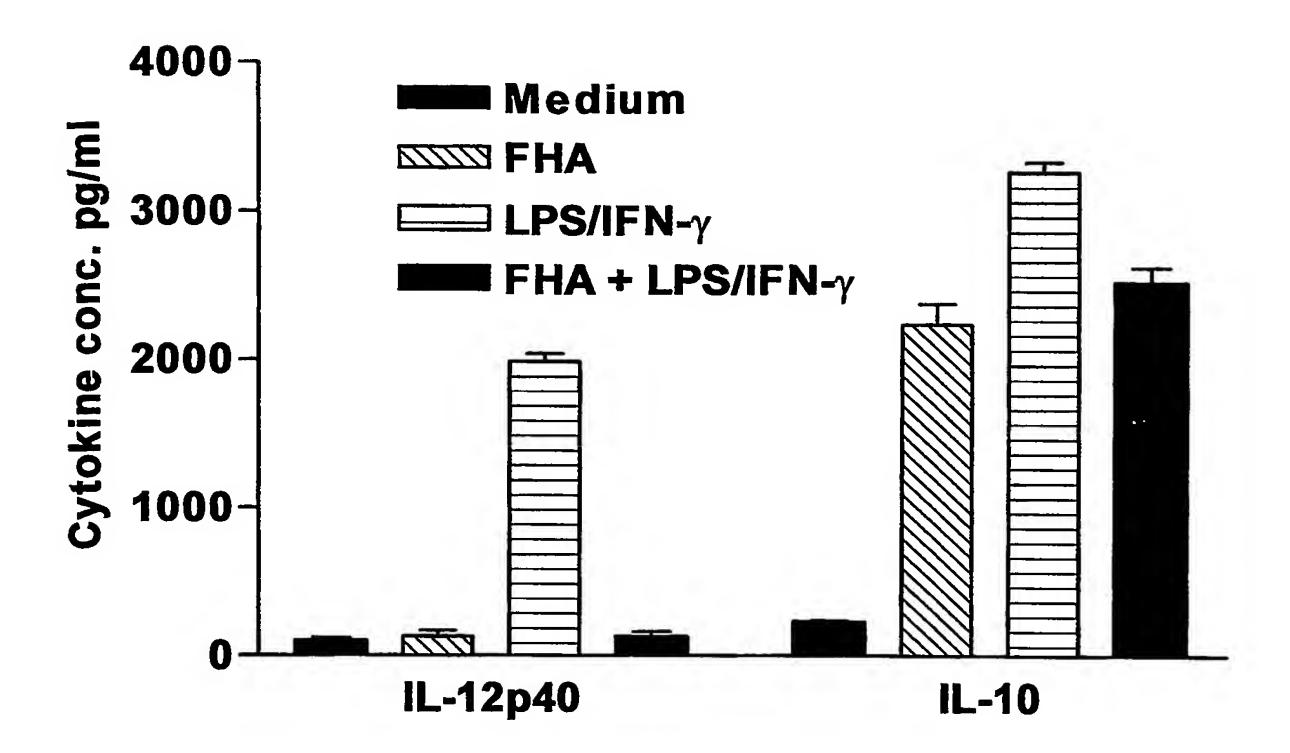


Fig. 4

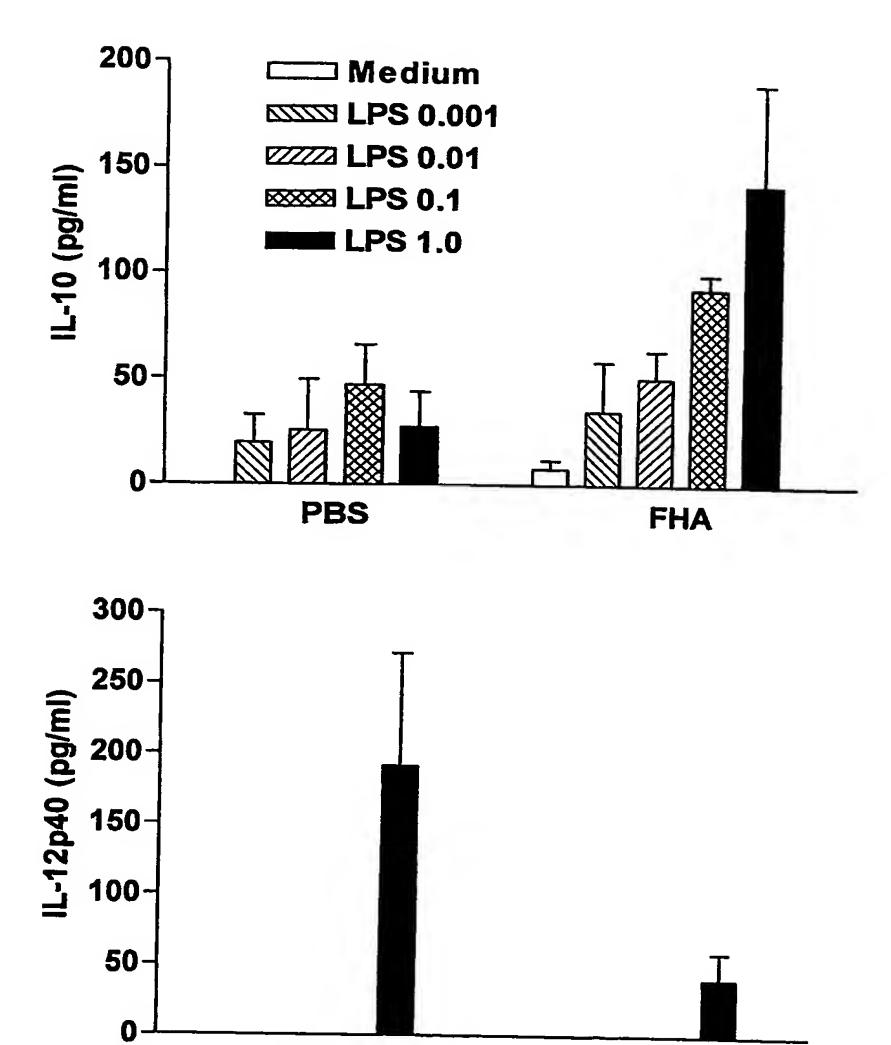
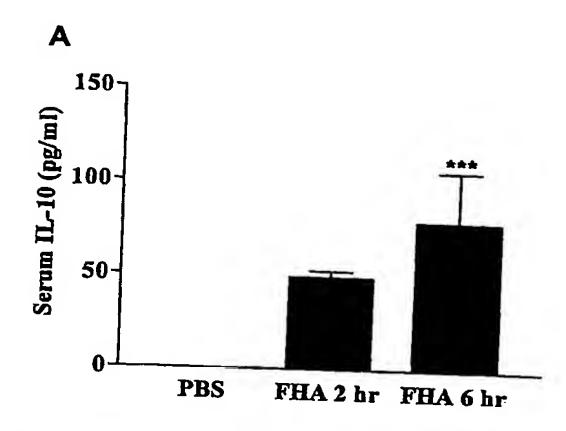


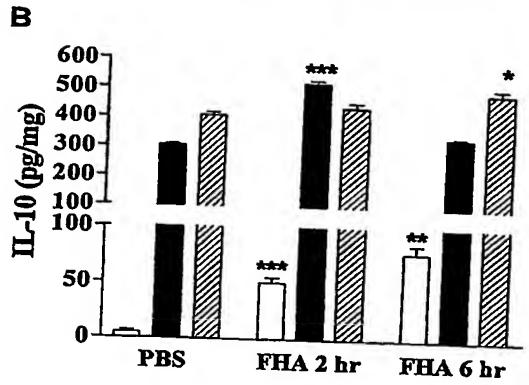
Fig. 5

**FHA** 

**PBS** 







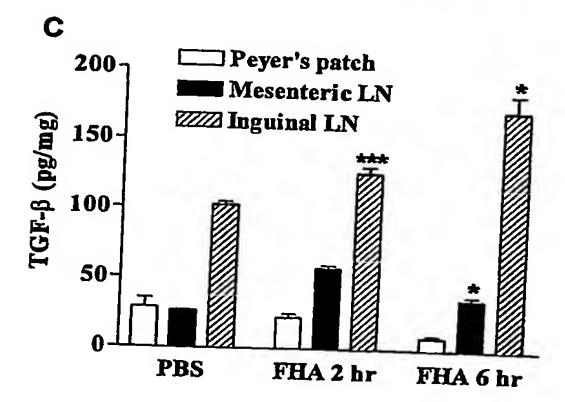
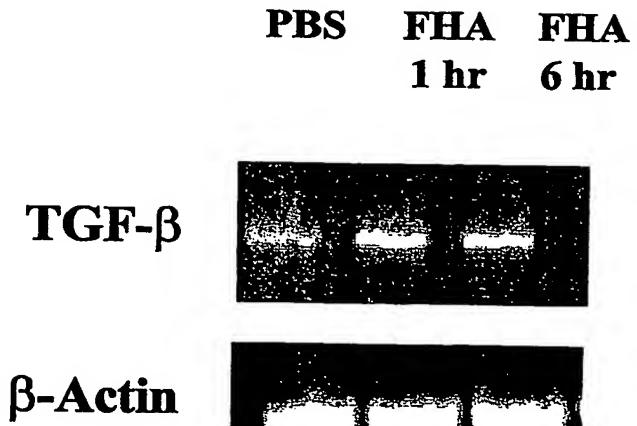


Fig. 6

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**Fig.** 7

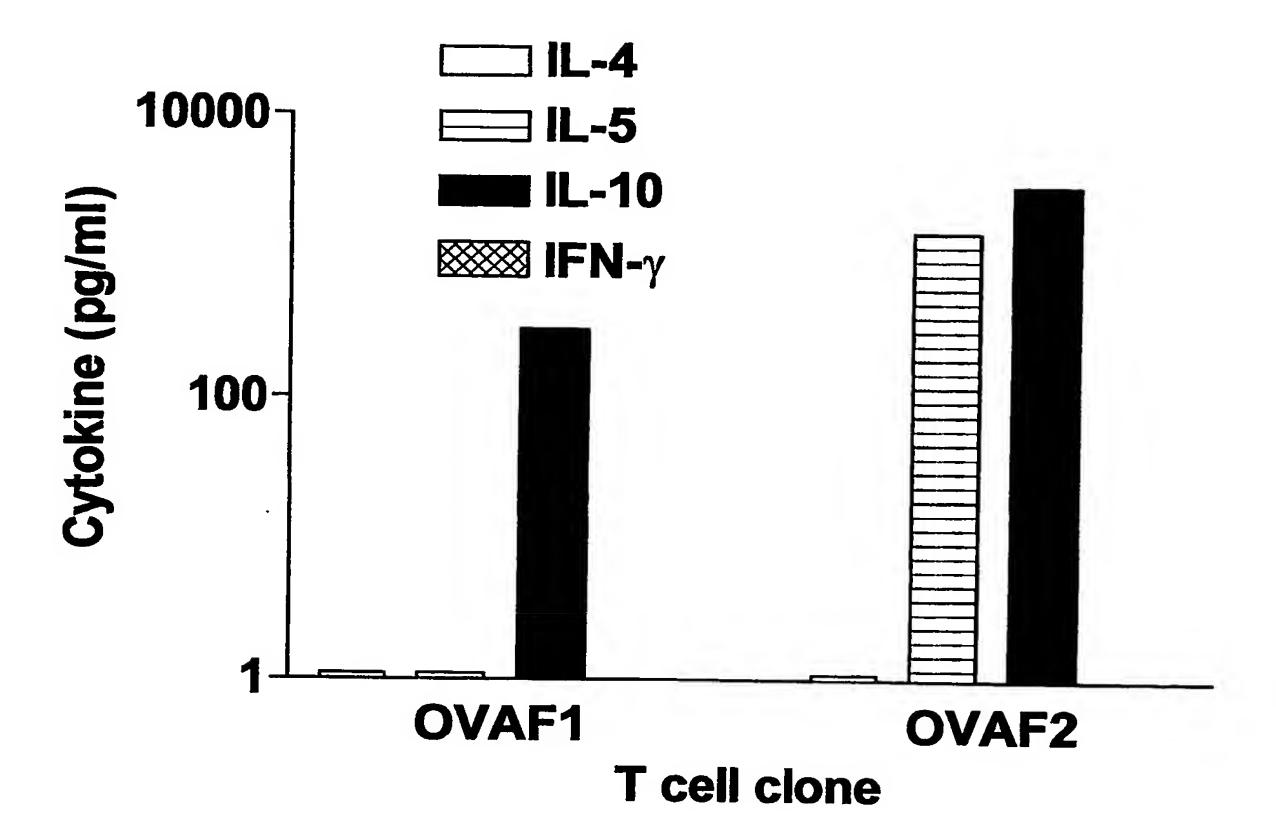


Fig. 8

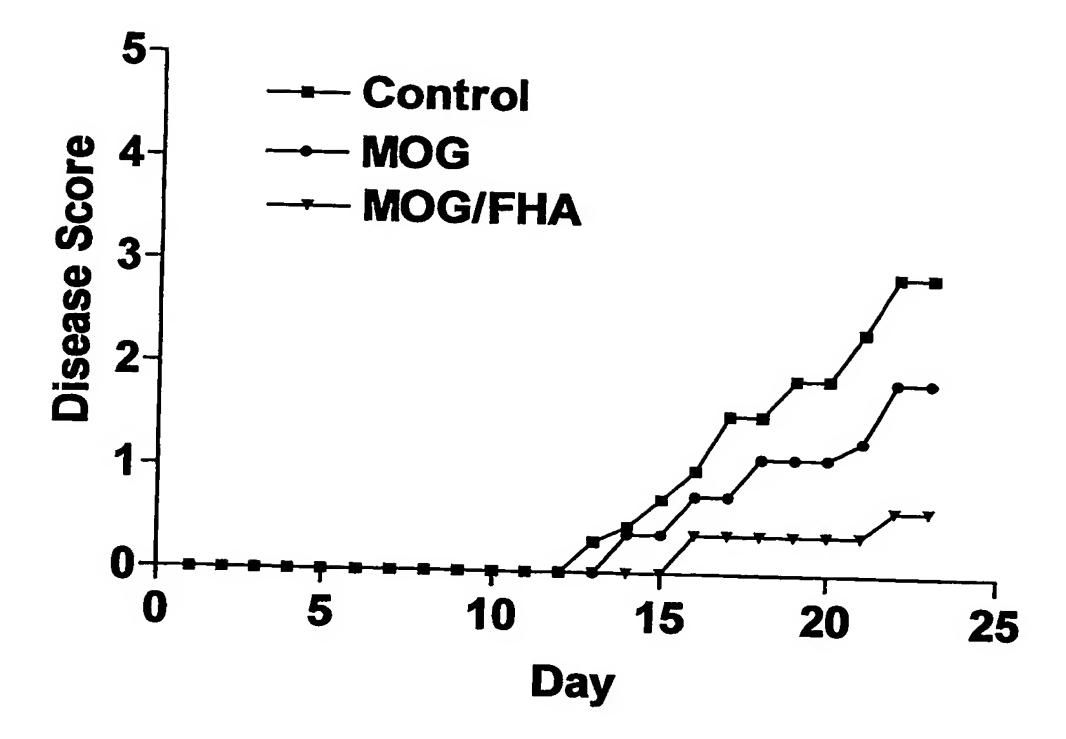


Fig. 9

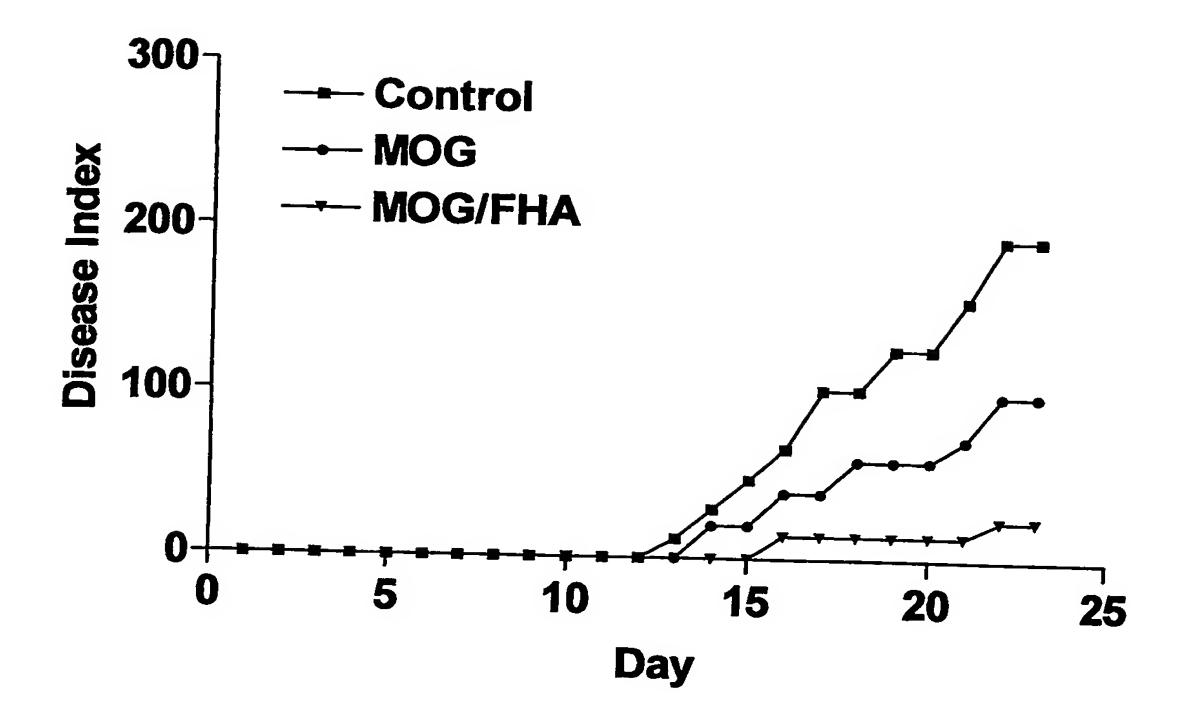


Fig. 10

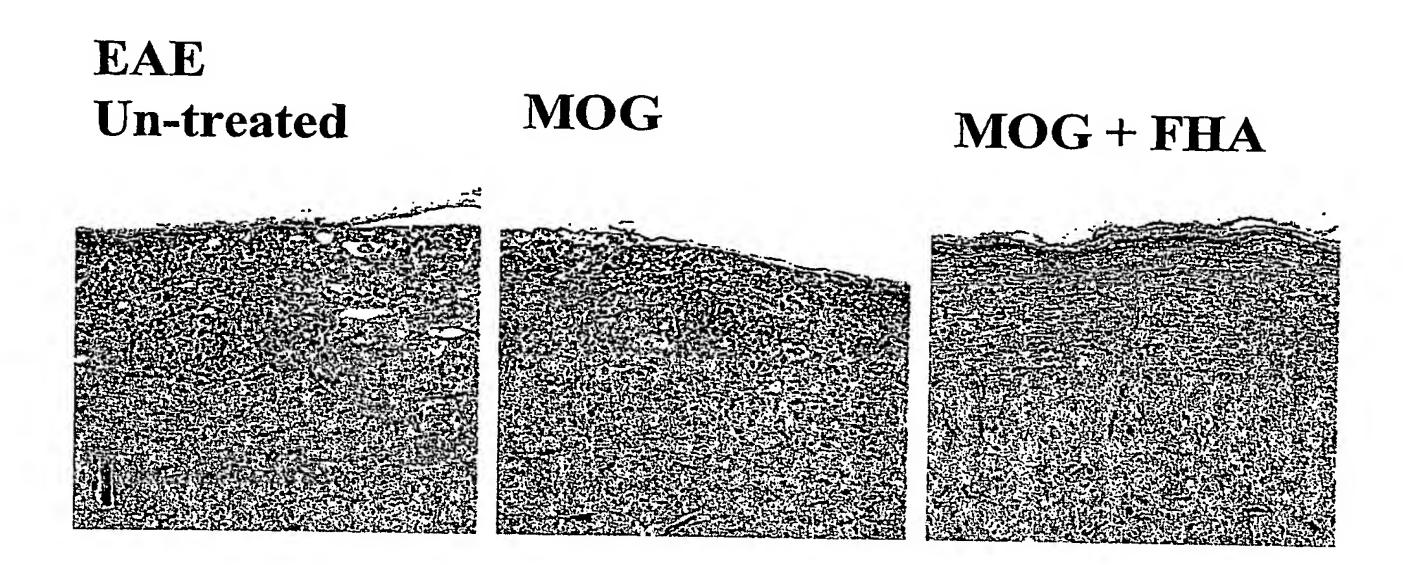


Fig. 11

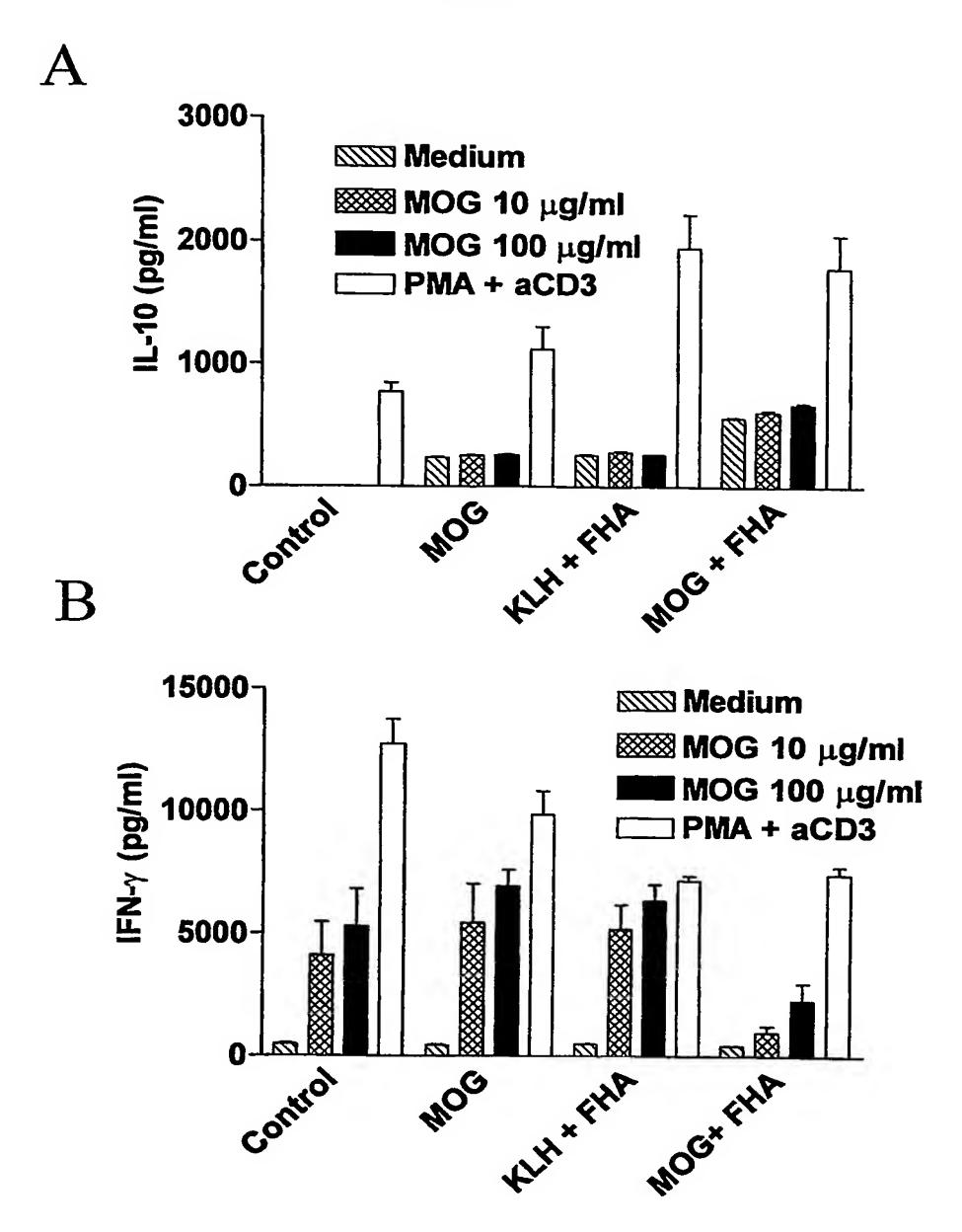
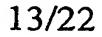
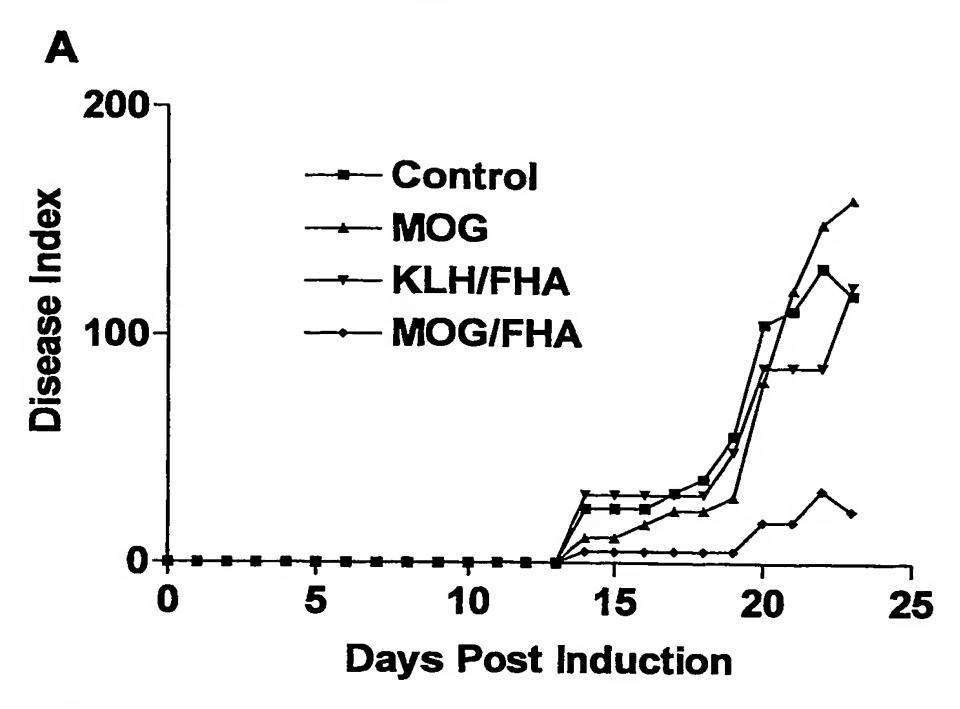


Fig. 12





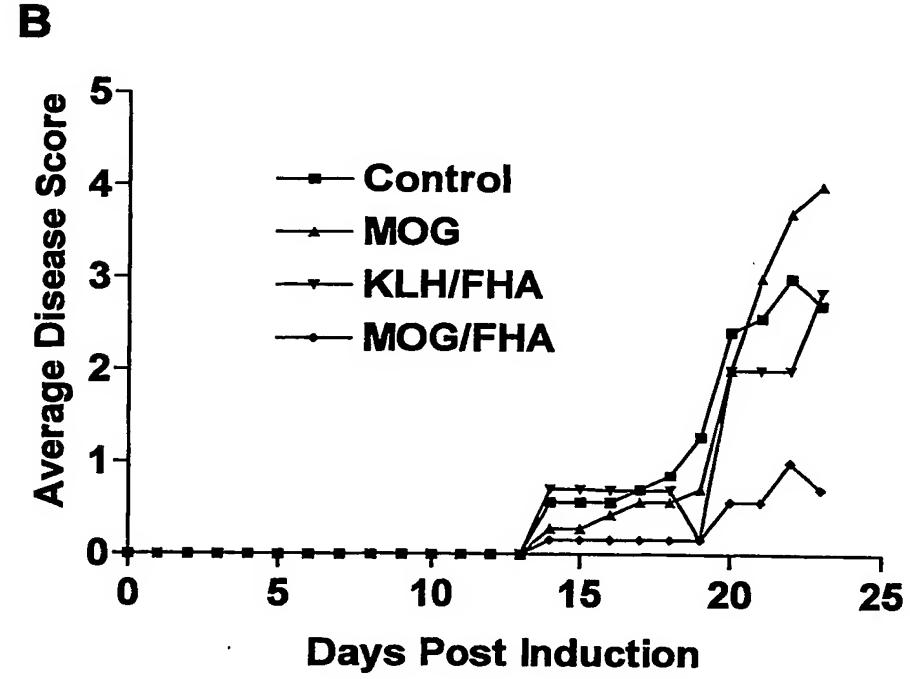


Fig. 13

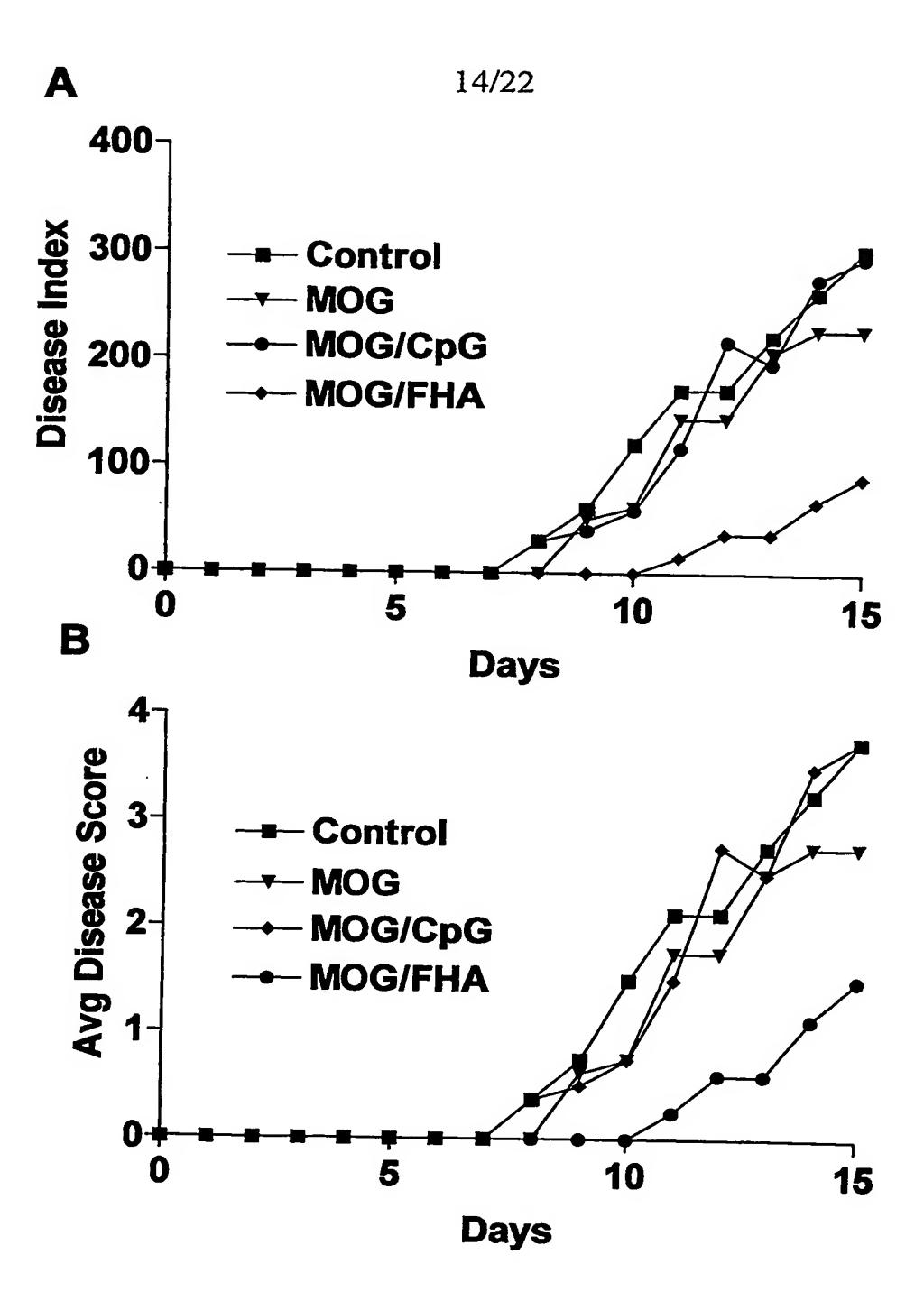


Fig. 14

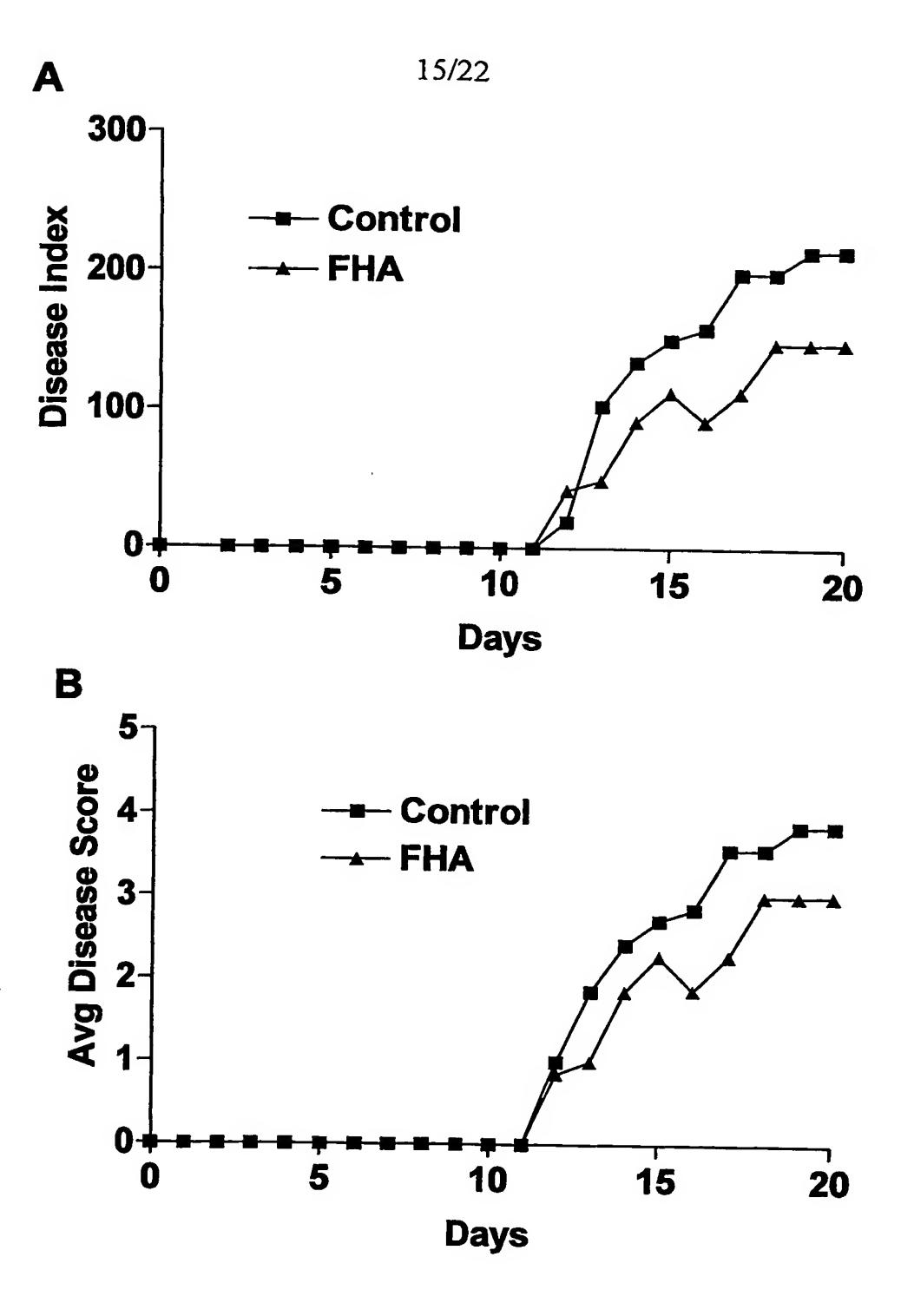
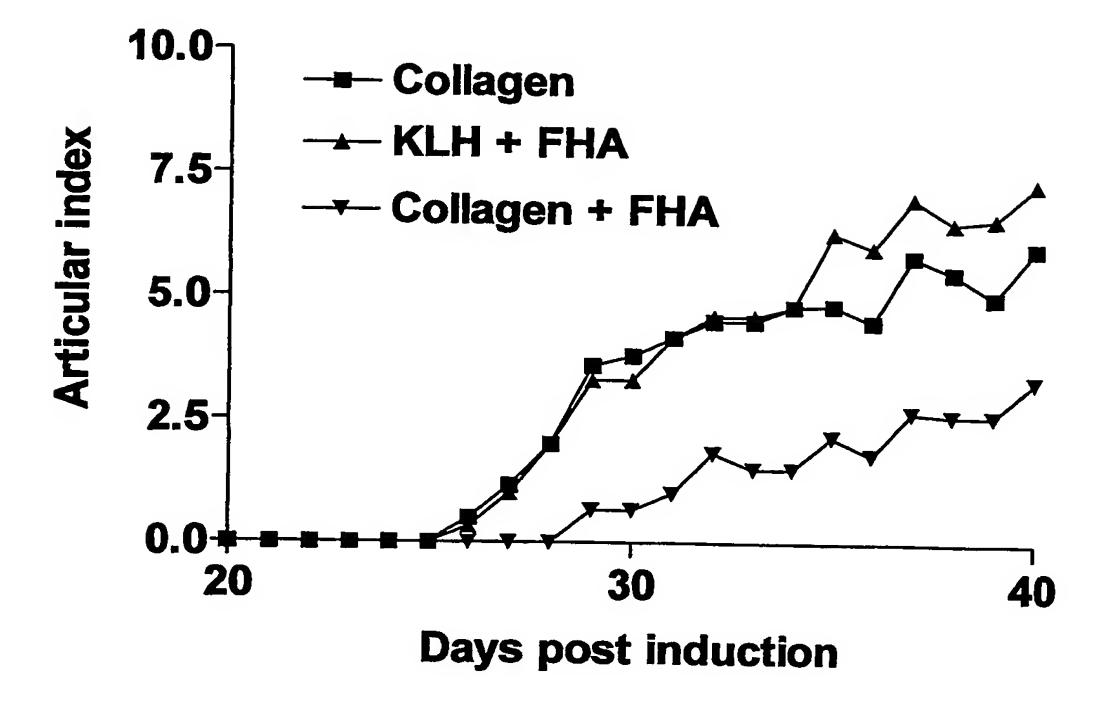


Fig. 15



**Fig. 16** 

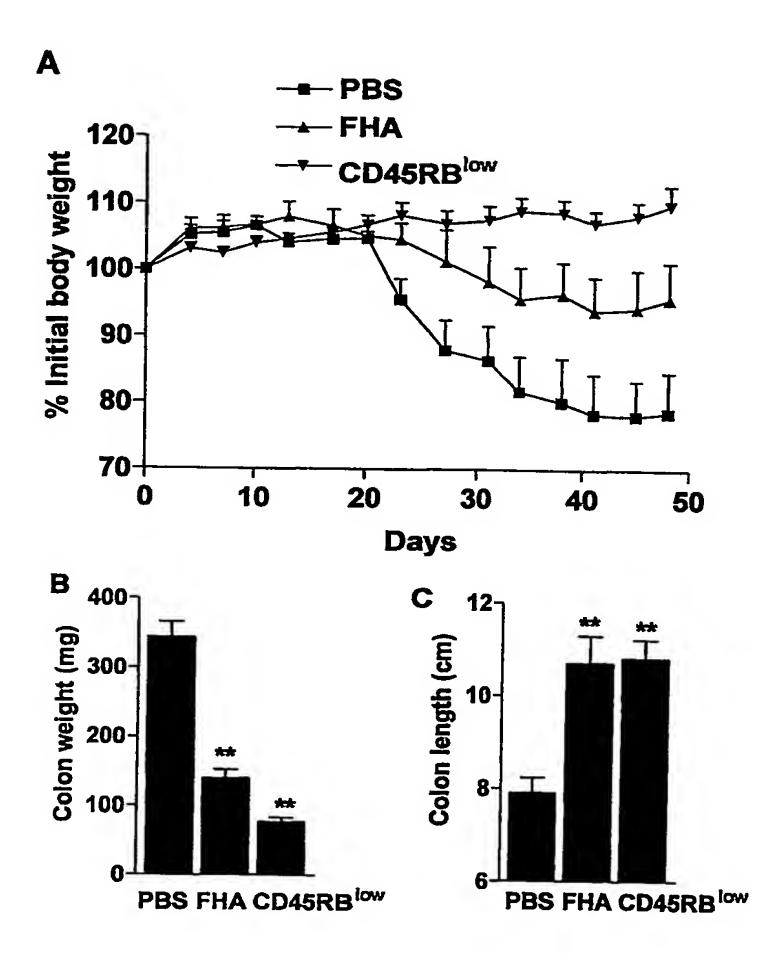


Fig. 17

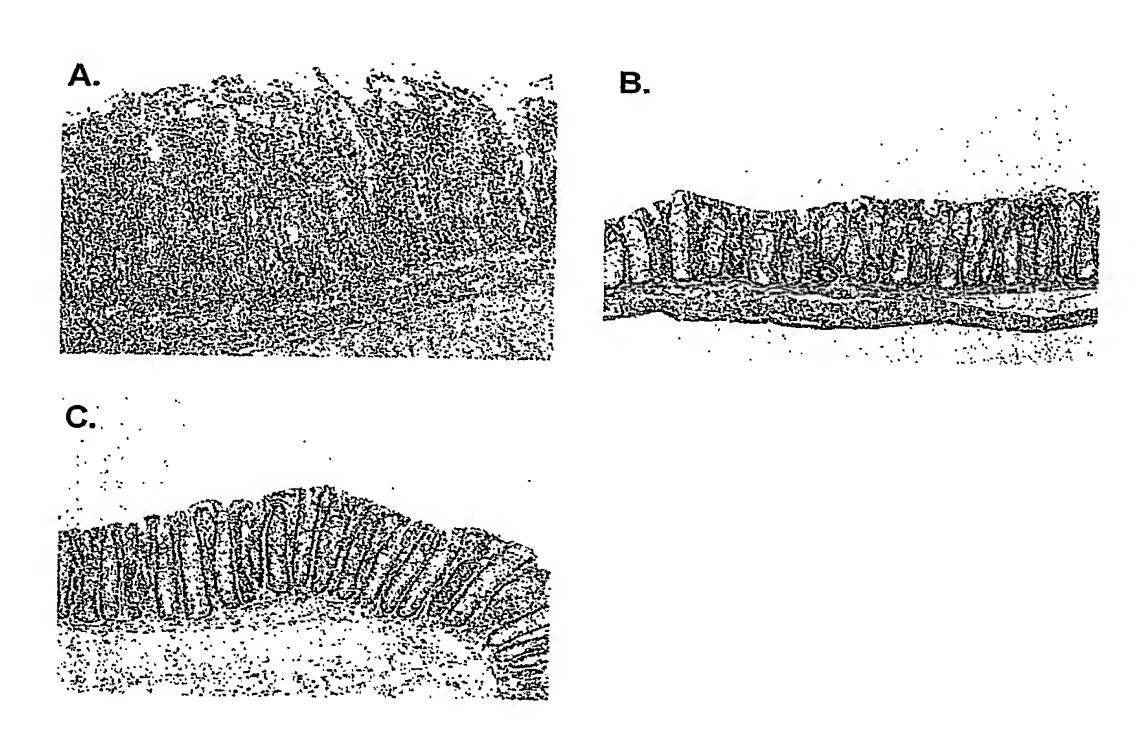


Fig. 18

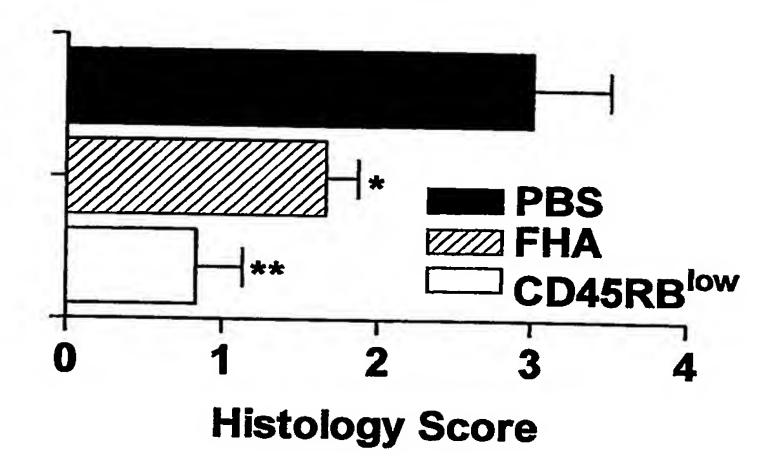


Fig. 19

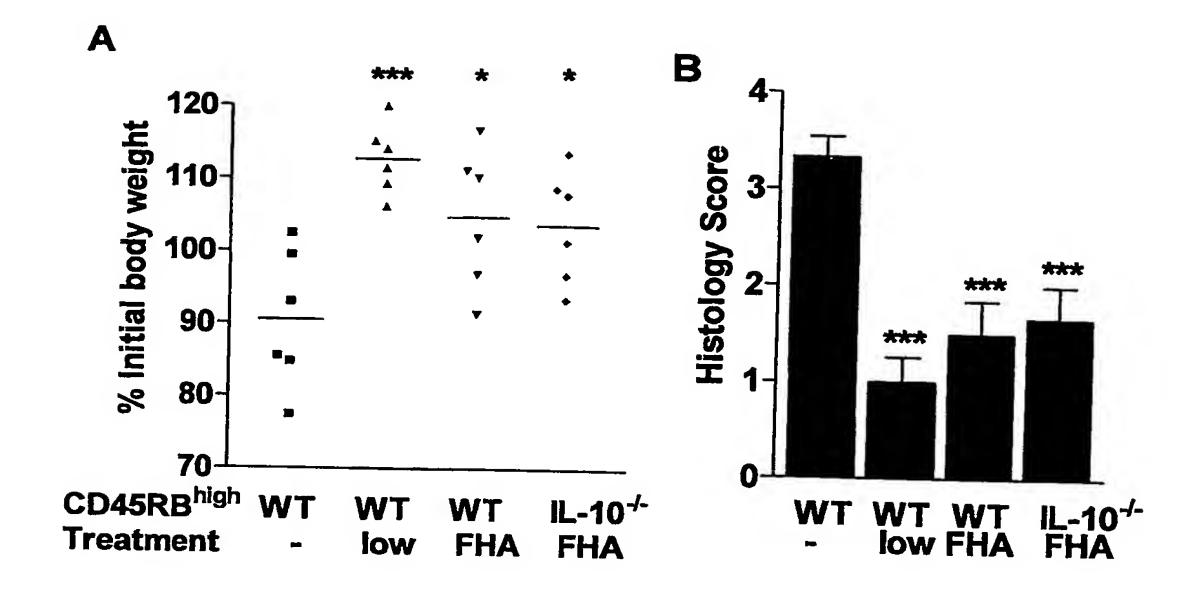


Fig. 20

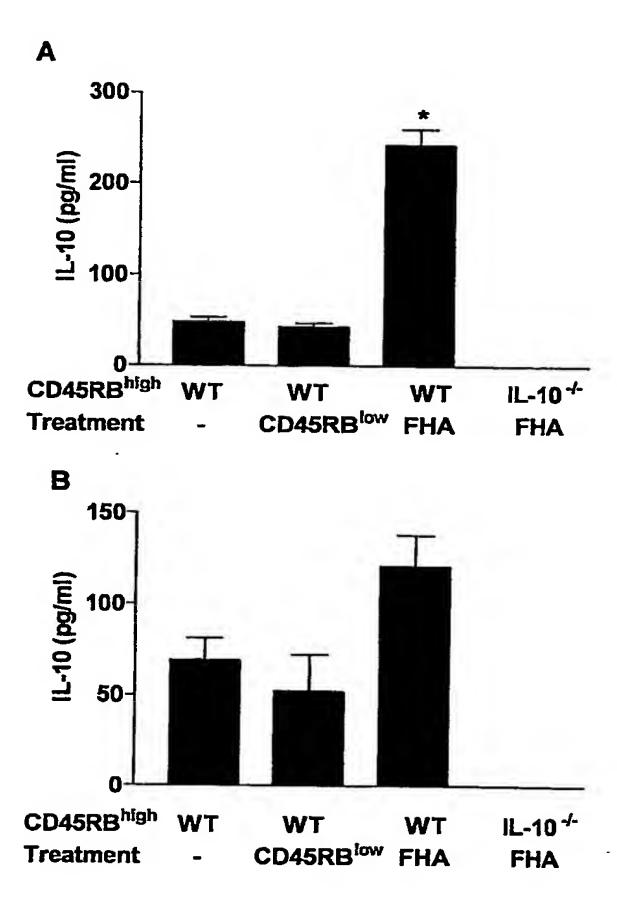


Fig. 21

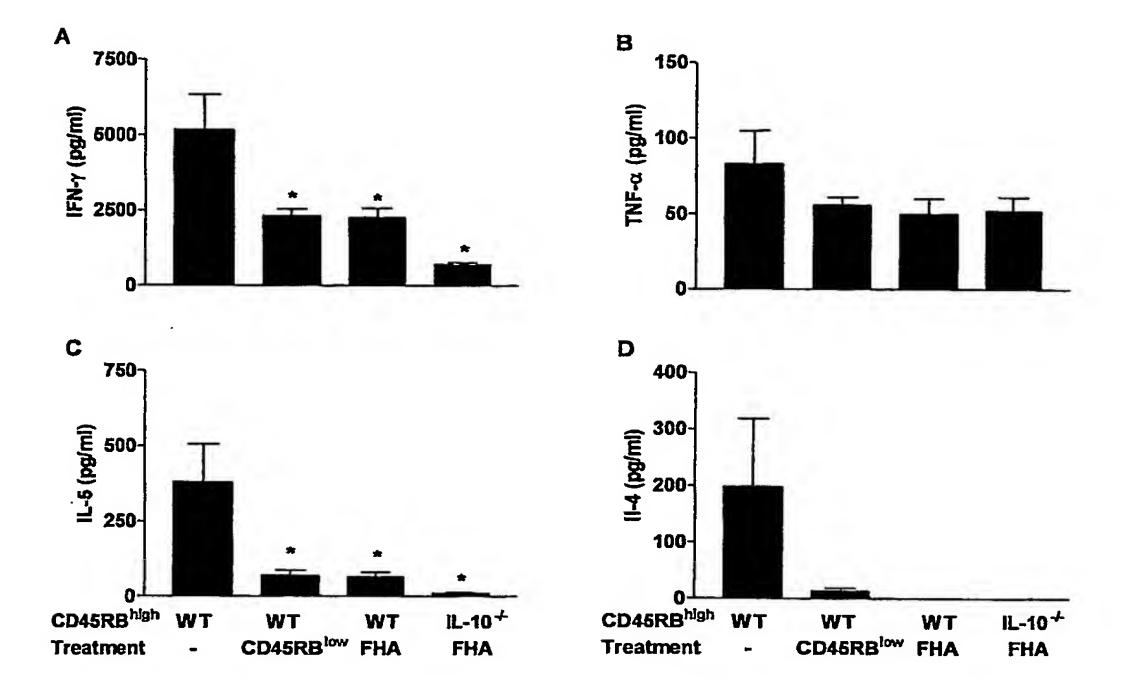


Fig. 22